

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015 <b>Received:</b> September 23, 2015 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1jz-8lan-boy1 <b>Comments Due:</b> September 24, 2015 <b>Submission Type:</b> Web
---

**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-6925

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Jeff Young

---

## General Comment

I am against any rule that further limits my investing options in my IRA accounts. There are qualifications you have to meet to trade certain instruments such as options. I do not believe that any further limitations are necessary. In fact, further limitations remove valuable tools from the owner of the IRA. Two important components of any investing plan is asset allocation and balancing risk. Limiting what you can own in an IRA hinders asset allocation. Disallowing options removes tools that help manage risk. Again, I am opposed to any IRA investing restrictions beyond what is in place today.